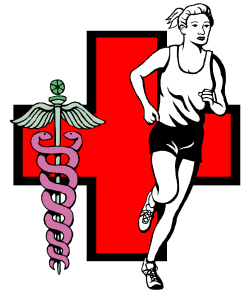




HEALTH MATTERS

A MONTHLY REPORT ON THE STATUS OF THE CITY OF CARMEL EMPLOYEE HEALTH BENEFIT PLAN



June 30 Balance	\$472,187		Dec 31, 2009 Balance	\$482,534
Total Revenues	\$1,202,718		Jan - Jul Revenues	\$5,777,334
Employer Premiums	982,823		Jan - Jul Expenses	\$5,363,746
Employee Premiums	136,893		Jul 31, 2010 Balance	\$896,122
Other Revenues	83,002			
Total Expenses	\$778,783		YTD Gain/(Loss)	\$413,588
Week 1 Claims	165,088			
Week 2 Claims	90,692			
Week 3 Claims	141,155			
Week 4 Claims	183,451			
Rx Claims	117,210			
Fixed Costs—Premiums	63,084			
Fixed Costs--Fees	18,103			
Monthly Gain/(Loss)	\$423,935			
July 31 Balance	\$896,122			

Note: The big jump in revenue for July is due to the third payroll and the transfer of six month's of retiree premium subsidies, which together added about \$434,000 to the account.

Adult Dependent Coverage Coming January 1

We are getting a lot of calls about adding children over age 19. The Patient Protection and Accountability Act (PPACA) requires our plan to begin enrolling dependents up to age 26 on our next renewal date, which is January 1, 2011. The enrollment of adult dependents will take place during our annual open enrollment period in November. Adult dependents will receive the same coverage as underage dependents at the same cost.

Use it or Lose It

Two-thirds of the way into the year, it's time to check your flex balance. If you have a lot of money left in your account, make a plan to use it before the end of the year (or no later than February 28, 2011).

Remember that in plan year 2011 you will no longer be able to use your flex funds for over-the-counter medications. This may be a good time to clean out your medicine cabinet and throw away the cough syrup you bought in 1998. You can use your 2010 flex funds to replenish your supply of non-prescription medications. Remember, however, that these items have a limited shelf life (i.e., that 1998 cough syrup). Don't buy any more than you think you can use before the expiration date.

You can also use your flex funds for treatment you have put off as non-essential (how long since you have had your eyes examined?) or too expensive (do you need a crown on your back molar?).

Whatever you do, be sure to spend the money. If you don't, federal regulations require that you lose it. If you have questions about your balance or about eligible expenses, you can access your account at www.myflexonline.com.

Be Active Your Way: A Fact Sheet for Adults

How do I start?

It's your choice. Pick an activity that fits easily into your lifestyle. Do at least 10 minutes of physical activity at a time. Choose **aerobic** activities that work for you. These make your heart beat faster and can make your heart, lungs, and blood vessels stronger and more fit. Also do **strengthening** activities that make your muscles work harder.

Why should I be physically active?

Physical activity can make you feel stronger and more alive. It is a fun way to be with your family or friends. It also improves your health.

How many times a week should I be physically active?

It is up to you, but it is better to spread your activity throughout the week and to be active at least 3 days a week.

How do I build up more physical activity?

Do a little more each time. Once you feel comfortable, do it more often. Then, you can trade activities at a moderate level for vigorous ones that take more effort. You can do moderate and vigorous activities in the same week.

How much physical activity do I need?

This chart shows what kind of, and how much, physical activity you should be getting. Do **both** aerobic and strengthening activities, because each offers important health benefits. And remember, some physical activity is better than none!

Aerobic Activities	<p>If you choose activities at a moderate level, do at least 2 hours and 30 minutes a week.</p> <p>If you choose vigorous activities, do at least 1 hour and 15 minutes a week.</p> <p>Do at least 10 minutes at a time.</p>	<ul style="list-style-type: none"> • Slowly build up the amount of time you do physical activities. The more time you spend, the more health benefits you gain. Aim for twice the amount of activity in the box at left. • You can combine moderate and vigorous activities.
Muscle Strengthening Activities	<p>Do these at least 2 days a week.</p>	<ul style="list-style-type: none"> • Include all major muscle groups such as legs, hips, back, chest, stomach, shoulders, and arms. • Exercises for each muscle group should be repeated 8 to 12 times per session.

How can I tell whether an activity is moderate or vigorous?

Vigorous activities take more effort than moderate ones. A simple test: While engaging in moderate activity you should be able to talk, but not sing. During vigorous activity you should only be able to say a few words without stopping to catch your breath. Here are just a few moderate and vigorous aerobic physical activities. Do these for **10 minutes or more** at a time.

Moderate Activities

- Ballroom and line dancing
- Biking on level ground or with few hills
- Canoeing
- General gardening (raking, trimming shrubs)
- Sports where you catch and throw (baseball, softball, volleyball)
- Tennis (doubles)
- Using your manual wheelchair
- Using hand cyclers—also called ergometers
- Walking briskly
- Water aerobics

Vigorous Activities

- Aerobic dance
- Biking faster than 10 miles per hour
- Fast dancing
- Heavy gardening (digging, hoeing)
- Hiking uphill
- Jumping rope
- Martial arts (such as karate)
- Race walking, jogging, or running
- Sports with a lot of running (basketball, hockey, soccer)
- Swimming fast or swimming laps
- Tennis (singles)

Go to <http://www.health.gov/paguidelines/pdf/adultguide.pdf> for the complete Be Active Your Way guide for adults, created by the U.S. Department of Health and Human Services.